Case 23-20103-CMB Doc 19 Filed 02/03/23 Entered 02/04/23 00:33:40 Desc Imaged Certificate of Notice Page 1 of 5

Information to id	entify the case:				
Debtor 1:	John R Smith	Social Security number or ITIN:	xxx-xx-0514		
Dobtor 1.	First Name Middle Name Last Name	EIN:			
Debtor 2:	Lynda K Smith	Social Security number or ITIN:	xxx-xx-8940		
(Spouse, if filing)	Spouse, if filing) First Name Middle Name Last Name	EIN:			
United States Bank	ruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter:	13	1/18/23	
Case number:	23-20103-CMB				

Official Form 3091

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	John R Smith	Lynda K Smith
2.	All other names used in the last 8 years		
3.	Address	116 Madison Avenue Connellsville, PA 15425	116 Madison Avenue Connellsville, PA 15425
4.	Debtor's attorney Name and address	Jana S. Pail Whiteford, Taylor & Preston, LLP 11 Stanwix St, Ste 1400 Pittsburgh, PA 15222	Contact phone 4124003833 Email: jpail@wtplaw.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566 Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412–644–2700
			Date: 2/1/23

For more information, see page 2

Debtor John R Smith and Lynda K Smith

Official Form 309I

Case number 23-20103-CMB

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint	February 27, 2023 at 01:00 PM	Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com
case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	3
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 4/28/23
required filing fee by the followin deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge
	 a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4). 	discharge
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 3/29/23
	Deadline for governmental units to file a proof of claim:	Filing deadline: 7/17/23
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim court's website at http://www.pawb.uscourts.gov/filing-proof-claim claim, including information regarding filing a claim by regular mail, http://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrend right to a jury trial.	using the Electronic Proof of Claim ("ePOC") form (Official Form B410) and filing a proof of can be found at the court's website at paid on your claim. To be paid, you must file a lebtor filed. her they file a proof of claim. Filing a proof of t, with consequences a lawyer can explain. For
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial hearing on c 13 trustee and will be held immediately following the meeting of cred 2/27/23 at 01:00 PM , Location: remotely by the Trustee via Zoom www.ch13pitt.com, meetings@chapter13trusteewdpa.com	litors on:
	Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy counsel for the debtor (if any), and the Chapter 13 Trustee by no creditors. Parties objecting to the Plan must attend the meeting of c 7 above. To the extent a written objection is not resolved at the meet confirmation hearing or prior to or at the date set for continued concicontested plan hearing. If no objections are timely filed, or filed object confirmation hearing or continued conciliation conferences, the Trust determine that the objection has been withdrawn, and the plan has be means forbidden by law without receiving evidence on such issues.	clerk's office and served on the debtor, oblater than 7 days before meeting of reditors duly scheduled pursuant to Section ting of creditors/conciliated initial liation conferences the plan will be set for a stions are not prosecuted at the initial tee may assume and the court may
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully ey to creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t www.pacer.gov. If you believe that the law
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan to the debt from the debtors personally except ted from discharge under 11 U.S.C. § the bankruptcy clerk's office by the deadline. If

Case 23-20103-CMB Doc 19 Filed 02/03/23 Entered 02/04/23 00:33:40 Desc Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 23-20103-CMB

John R Smith Chapter 13

Lynda K Smith Debtors

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 3
Date Rcvd: Feb 01, 2023 Form ID: 309iPGH Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2023:

Recipi ID Recipient Name and Address

db/jdb + John R Smith, Lynda K Smith, 116 Madison Avenue, Connellsville, PA 15425-3438

aty + Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

15562890 + Loan Depot.com, LLC, 6561 Irvine Center Drive, Irvine, CA 92618-2118

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jpail@wtplaw.com	Feb 02 2023 00:38:00	Jana S. Pail, Whiteford, Taylor & Preston, LLP, 11 Stanwix St, Ste 1400, Pittsburgh, PA 15222
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Feb 02 2023 00:38:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Feb 02 2023 05:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 02 2023 00:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 02 2023 05:39:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 02 2023 00:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Feb 02 2023 00:38:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	Feb 02 2023 05:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15562884	+ EDI: CITICORP.COM	Feb 02 2023 05:39:00	Best Buy, P.O. Box 70601, Philadelphia, PA 19176-0601
15562885	+ EDI: CITICORP.COM	Feb 02 2023 05:39:00	Citi Card/Citibank, P.O. Box 6241, Sioux Falls, SD 57117-6241
15562886	+ EDI: WFNNB.COM	Feb 02 2023 05:39:00	Comenity Bank/Playstation, P.O. Box 182789, Columbus, OH 43218-2789
15562887	+ EDI: DISCOVER.COM	Feb 02 2023 05:39:00	Discover Bank, P.O. Box 30939, Salt Lake City, UT 84130-0939
15564704	EDI: DISCOVER.COM		01 07130-0737

Case 23-20103-CMB Doc 19 Filed 02/03/23 Entered 02/04/23 00:33:40 Desc Imaged Certificate of Notice Page 4 of 5

District/off: 0315-2 User: auto Page 2 of 3
Date Rcvd: Feb 01, 2023 Form ID: 309iPGH Total Noticed: 24

		Feb 02 2023 05:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15562888	+ Email/Text: EBNBKNOT@ford.com	Feb 02 2023 00:38:00	Ford Motor Company, P.O. Box 542000, Omaha, NE 68154-8000
15562893	Email/Text: Bankruptcy.Notices@pnc.com	Feb 02 2023 00:38:00	PNC Bank, P.O. Box 5580, Cleveland, OH 44101
15562892	+ Email/Text: bkrgeneric@penfed.org	Feb 02 2023 00:38:00	Pentagon Federal Credit Union, 2930 Eisenhower Avenue, Alexandria, VA 22314-4557
15562895	+ EDI: RMSC.COM	Feb 02 2023 05:39:00	SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
15562896	+ EDI: RMSC.COM	Feb 02 2023 05:39:00	SYNCB/Levin, P.O. Box 965036, Orlando, FL 32896-5036
15562897	+ EDI: RMSC.COM	Feb 02 2023 05:39:00	SYNCB/Lowes, P.O. Box 965005, Orlando, FL 32896-5005
15562898	+ EDI: RMSC.COM	Feb 02 2023 05:39:00	SYNCB/TJX, P.O. Box 965015, Orlando, FL 32896-5015
15563295	+ EDI: RMSC.COM	Feb 02 2023 05:39:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15562899	+ EDI: WTRRNBANK.COM	Feb 02 2023 05:39:00	TD Bank/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
15562900	EDI: CITICORP.COM	Feb 02 2023 05:39:00	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID cr	Bypass Reason	Name and Address LOANDEPOT.COM, LLC
15562883		Amber Smith
15562891		Nicole Smith
15562889	*+	Ford Motor Company, P.O. Box 542000, Omaha, NE 68154-8000
15562894	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, P.O. Box 5580 Cleveland, OH 44101

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2023	Signature:	/s/Gustava Winters	

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2023 at the address(es) listed

Case 23-20103-CMB Doc 19 Filed 02/03/23 Entered 02/04/23 00:33:40 Desc Imaged Certificate of Notice Page 5 of 5

District/off: 0315-2 User: auto Page 3 of 3
Date Rcvd: Feb 01, 2023 Form ID: 309iPGH Total Noticed: 24

below:

Name Email Address

Brian Nicholas

on behalf of Creditor LOANDEPOT.COM LLC bnicholas@kmllawgroup.com

Jana S. Pail

Jana S. Pail

on behalf of Debtor John R Smith jpail@wtplaw.com llescallette@wtplaw.com

Office of the United States Trustee

ustpregion 03. pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13 trusteewdpa.com

TOTAL: 5